NOTABLE CHANGES TO UNIFORM BENEFITS EFFECTIVE JANUARY 1, 2004

Effective January 1, 2004, a single Pharmacy Benefits Manager (PBM) will provide pharmacy benefits and services to all participants. Participants will receive a separate identification card from the PBM to be used when obtaining pharmacy benefits. The following table, taken from the *It's Your Choice* book, shows how Uniform Benefits will change for 2004 and indicates the page number where you can find more information.

Topic	Page	Section	Year 2004 Benefit	Year 2003 Benefit
Changes to the prescription drug benefit:				
Prescription Drug Copayment	D-7	Schedule of Benefits	\$5 Level 1 Formulary, \$15 Level 2 Formulary, \$35 Level 3 Non- Formulary	\$5 Generic drug, \$17.25 Brand name drug
Annual Prescription Drug Out-of- Pocket Maximum	D-7, & D-26 — D-28	Schedule of Benefits and Section III., D., 1. & 2.	Level 3 Copayments do not apply to the out-of-pocket maximum The 20% Coinsurance for Glucometers & Diaphragms applies to the <i>prescription drug</i> out-of-pocket maximum	All Copayments applied to the out-of-pocket maximum The 20% Coinsurance for Glucometers & Diaphragms applied to the <i>durable medical equipment</i> out-of-pocket
Prescription Drug Mail Order Day Supply	D-27	Section III., D., 1.	2 Copayments per 90- day supply on Level 1 & Level 2 Formulary drugs when obtained through PBM's mail order vendor	maximum Mail order availability varied by Plan One Copayment per 30- day supply
Prescription Drug Pill Splitting	D-27	Section III., D., 1.	Half the normal copayment applies when certain Level 1 and Level 2 Formulary drugs can be safely split by the member at home (15 tablets = 30 day supply). This is voluntary.	Not available
Prescription Drug Sampling	D-27	Section III., D., 1.	Copayment waived on initial Level 1 Formulary prescription fills for certain medications. This is voluntary.	Not available
Changes to the medical benefits:				
Non- Surgical Removal of Third Molars	D-20	Section III., A., 16., a.	Covered	No coverage

The benefit changes described above are the notable revisions to Uniform Benefits for 2004. Other minor modifications have been made to clarify the intent of specific contract language, however, these clarifications do not change your level of coverage.